Collin County Dental Plan Summary Effective January 1, 2007

Dental Expense Benefits

Fixed and removable appliance Preventative orthodontic services

Eligible Employees and their Covered Dependents may be covered under the Dental Plan. Eligible Expenses incurred by Covered Persons while coverage is in force pursuant to the terms and provisions of this Plan Document are payable pursuant to the Schedule of Benefits, subject to the deductible, coinsurance, and Maximum amounts, and other provisions of this benefit. A charge will be considered to have been incurred on the date the Covered Person received the dental care for which the charge is made. However, if dental care for any one dental procedure requires two or more appointments, the charges for such procedure will be considered to have been incurred on the date of the first appointment.

♦ Calendar Year Maximum	\$1,000
♦ Deductible Amount	\$50 per person per calendar year
(Deductible does not apply to preventative or orthodontia services	3 per family per calendar year
♦ Lifetime Maximum for Orthodontia	\$1,500 (\$2,000 if treatment prior to 12/31/99)
BENEFIT PROVISION	BENEFIT PERCENTAGE
Preventative Services	
Oral Examinations and Emergencies	
• Prophylaxis	80%/ No Deductible
• Fluoride treatments for children under the age of 19 years	80% No Deductible
• Sealants	
• Dental X-rays	
Appliance Therapy for children under the age of 16 years	
Basic Services	
• Fillings (Amalgam, Silicate, Acrylic)	
Root Canal	
Periodontic Services	
• Endodontics	80%/ Deductible Applies
Extractions and other oral surgery	
Stainless steel & acrylic crowns	
Test and Laboratory Exams	
Major Services	
Gold and Porcelain fillings and crowns	
Installation of bridgework and crowns	50%/ Deductible Applies
Repair, replacement and maintenance of bridgework and dentures	
Orthodontia	
Removable appliance therapy	
Space Maintainers for children	50%/ No Deductible

This document is intended as a convenient summary of the major points of this benefit plans. This document does not cover all provisions, limitations and exclusions. The official plan documents, policies and certificates of insurance govern in all cases.